

FIG. 1

FIG. 2A

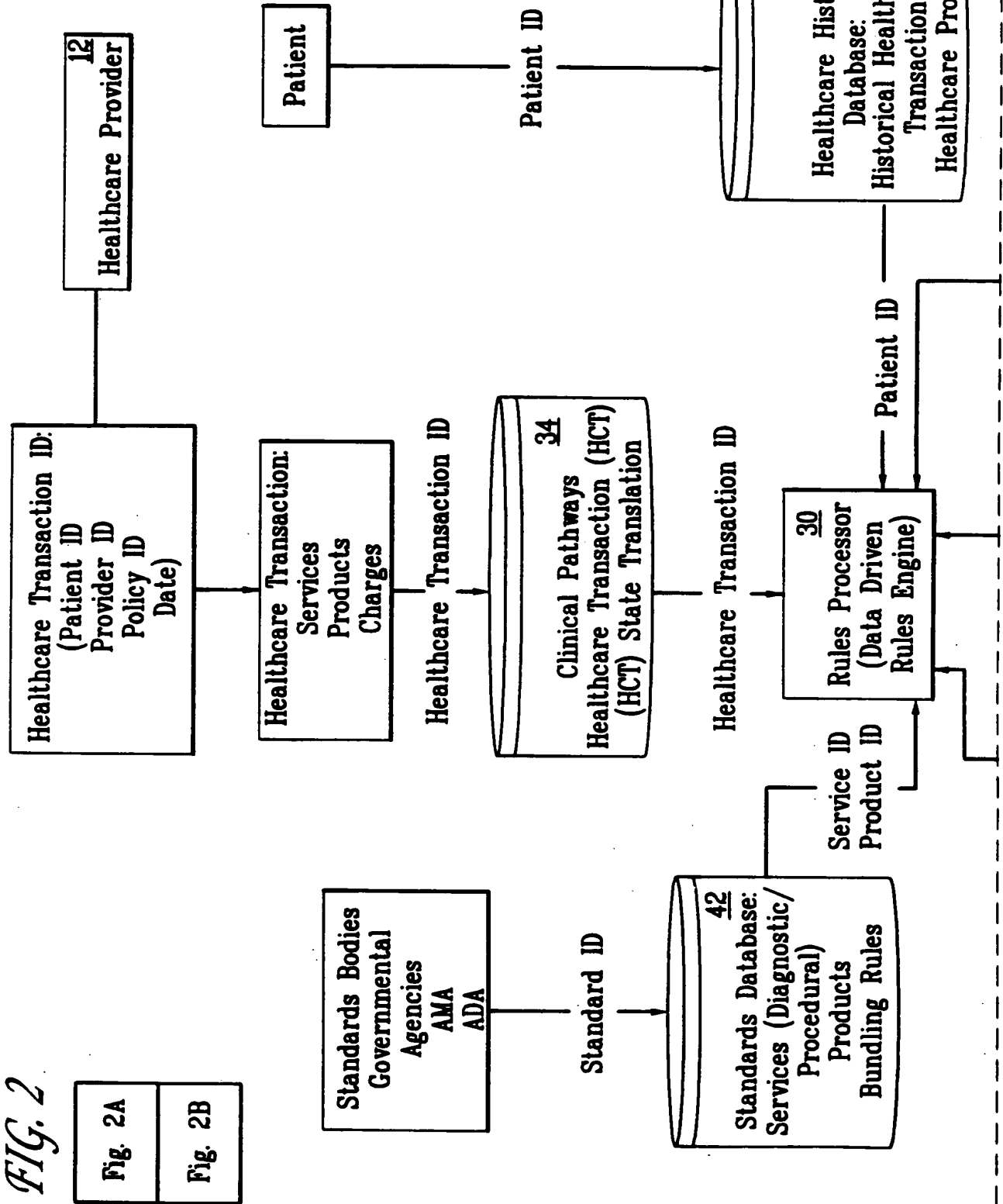


FIG. 2

Fig. 2A
Fig. 2B

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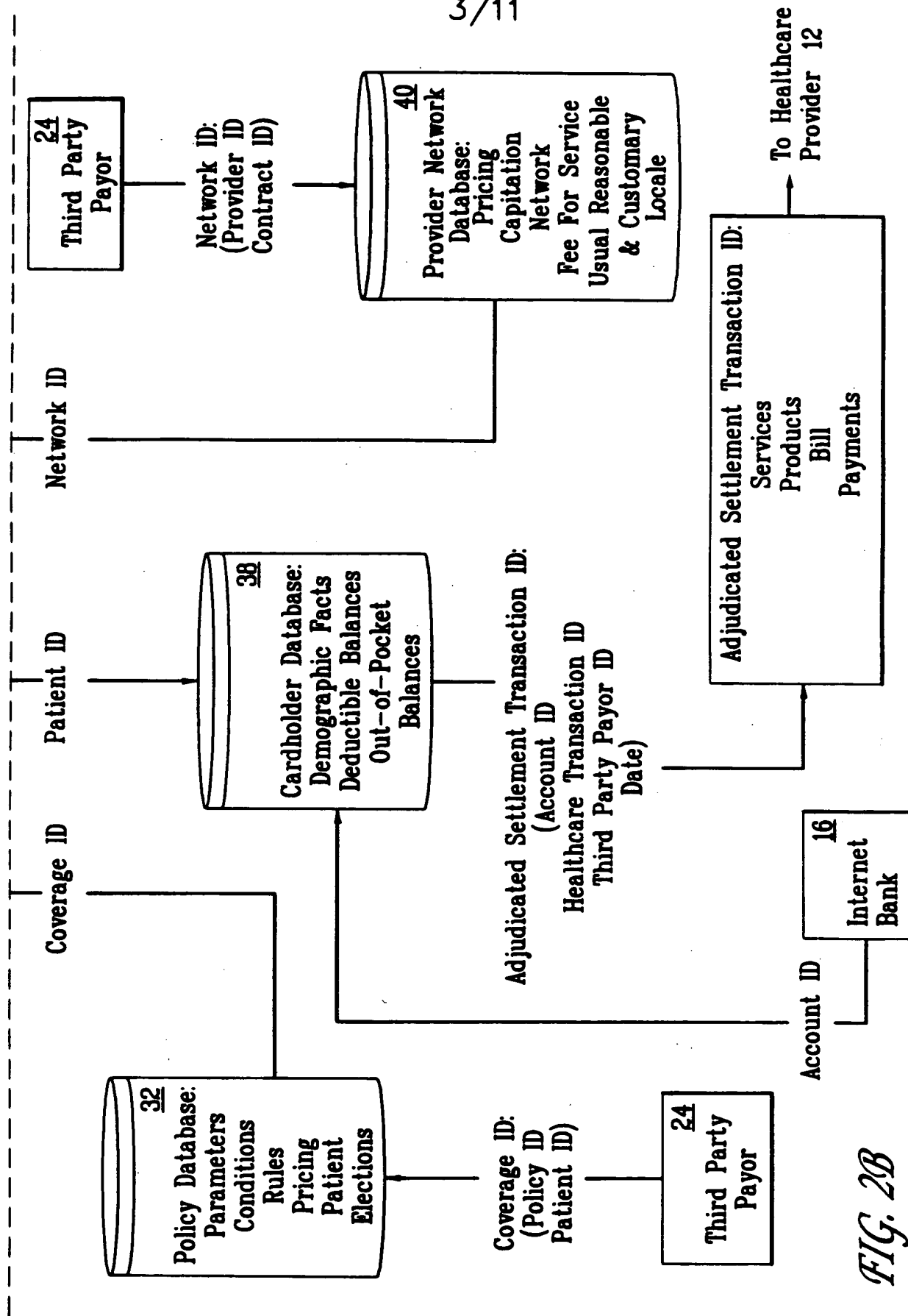
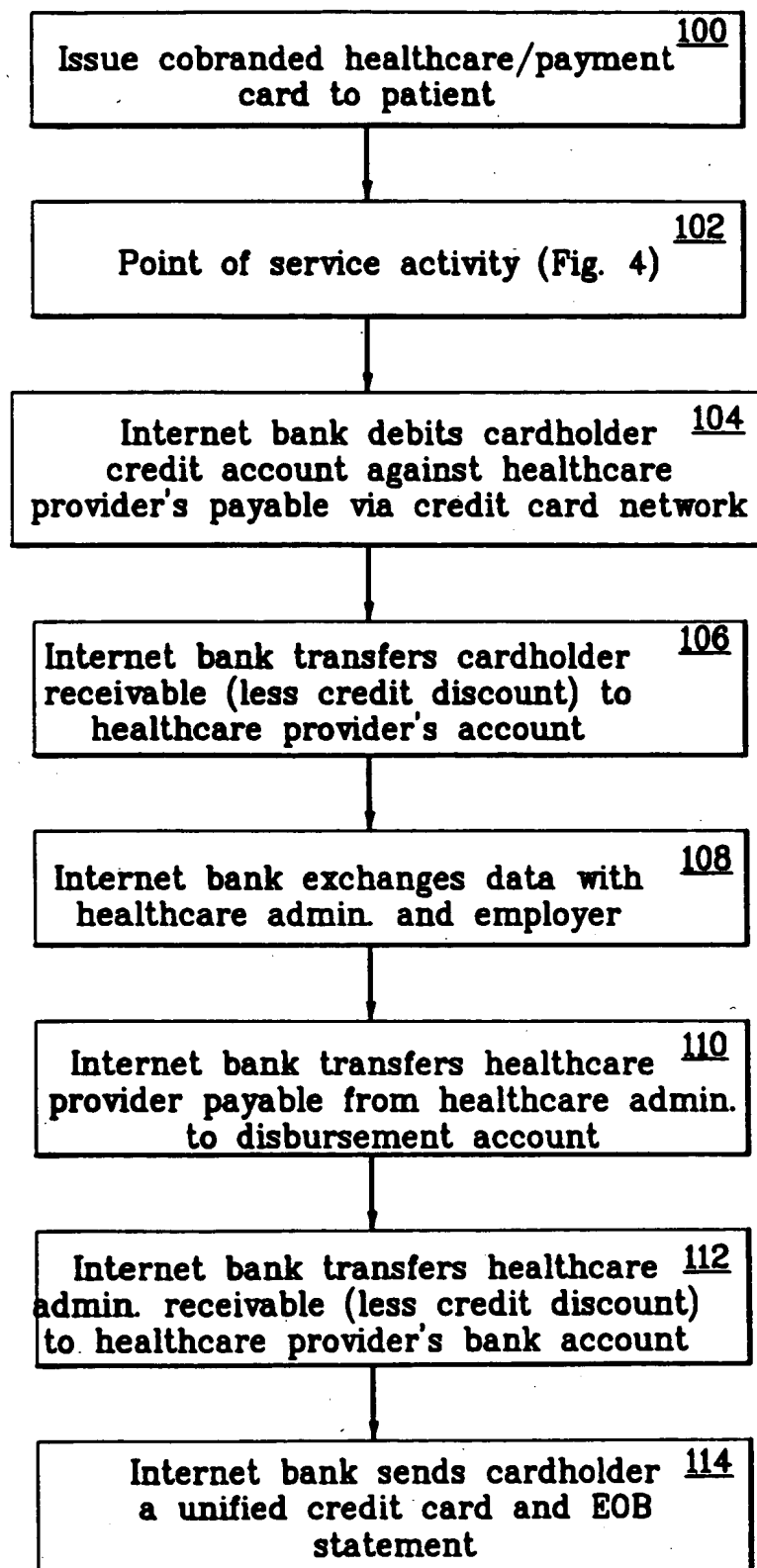


FIG. 2B

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*FIG. 3*

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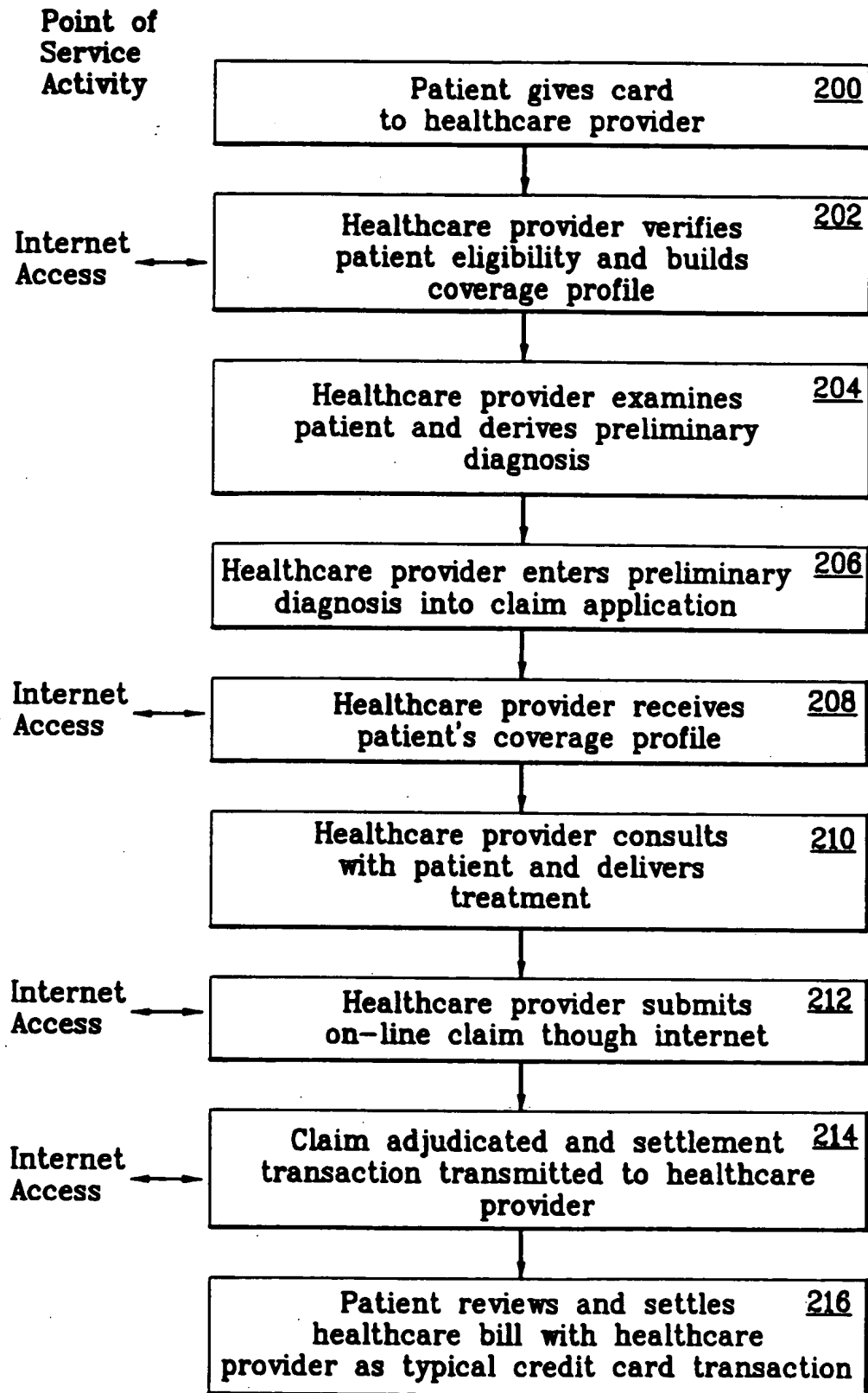


FIG. 4

ACCOUNT NUMBER	CREDIT LIMIT	MINIMUM PAYMENT	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION	FINANCIAL INSTITUTION
9943-0392-1582-4711	8000	901	83	2554	1045	3386	29	10/23/1997	11/20/1997	12/10/1997	

TRANSACTION DATE	POSTING DATE	REFERENCE NUMBER	DESCRIPTION OF ACTIVITY	AMOUNT
24-Oct	24-Oct	1032	MEDICAL TRANSACTIONS	
24-Oct	24-Oct	1033	KLEIN, EDWARD, MD CLAIM# 9710241335435-560229 (SEE ATTACHED)	640.00
6-Nov	6-Nov	1034	CIGNA HEALTHCARE PAYMENT CLAIM# 9710241335435-560229 (SEE ATTACHED)	(446.00)
6-Nov	6-Nov	1035	KLEIN, EDWARD, MD CLAIM# 9711080398432-483984 (SEE ATTACHED)	350.00
6-Nov	6-Nov	1036	CIGNA HEALTHCARE PAYMENT CLAIM# 9711080398432-483984 (SEE ATTACHED)	(256.00)
10-Nov	10-Nov	1037	DR. MORGENSTERN, DOS CLAIM# 9711014830263-639434 (SEE ATTACHED)	350.00
14-Nov	14-Nov	1038	WANG, GEORGE, MD CLAIM# 9711100848372-563943 (SEE ATTACHED)	15.00
15-Nov	15-Nov	1039	HIGHTSTOWN PEDIATRICS	10.00
			WINDSOR PODIATRY	10.00
			SUBTOTAL MEDICAL TRANSACTIONS	671.00
			STANDARD PURCHASES	
5-Nov	5-Nov	1040	FEDEX AB#801-520301683TN	12.00
6-Nov	6-Nov	1041	AT&T WORLDNET SERVICES	19.95
6-Nov	6-Nov	1042	BOYDS	745.00
6-Nov	6-Nov	1043	BEST BUY	1015.96
10-Nov	10-Nov	1044	HOME DEPOT	237.54
10-Nov	10-Nov	1045	AOL SERVICE 1197	19.95
11-Nov	11-Nov	1046	STAPLES #140	173.40
14-Nov	14-Nov	1047	PROGRAMMERS SUPER SHOP	701.00
18-Nov	18-Nov	1048	COMPAQ COMPUTERS	297.24
19-Nov	19-Nov	1049	SNEAKER STADIUM	45.80
			SUBTOTAL STANDARD PURCHASES	3267.64
			CASH ADVANCES	
4-Nov	4-Nov	1050	MAC RT 571 & RT 130	300.00
			SUBTOTAL CASH ADVANCES	300.00
			ACCOUNT TRANSACTIONS	
20-Nov	20-Nov	1051	FINANCE CHARGE ON MEDICAL PURCHASES	22.43
20-Nov	20-Nov	1052	FINANCE CHARGE ON CASH ADVANCES	14.98
20-Nov	20-Nov	1053	FINANCE CHARGE ON STANDARD PURCHASES	59.82
20-Nov	20-Nov	1054	REFUND OF OVERCHARGE TRANS# 0997 ON 9/12/97	(42.41)
			SUBTOTAL ACCOUNT TRANSACTIONS	54.82
			PAYMENT(S)	
1-Nov	1-Nov	1055	PAYMENT THANK YOU	(500.00)
6-Nov	6-Nov	1056	PAYMENT THANK YOU	(2000.00)
12-Nov	12-Nov	1057	PAYMENT THANK YOU	(1500.00)
19-Nov	19-Nov	1058	PAYMENT THANK YOU	(1000.00)
			SUBTOTAL PAYMENT(S)	(5000.00)

FIGURE 5

ACCOUNT SUMMARY	
PREVIOUS BALANCE	7791.80
MEDICAL PURCHASES	+ 1375.00
CASH ADVANCES	+ 300.00
STANDARD PURCHASES	+ 2568.64
CREDITS	- 42.41
PAYMENTS	- 5000.00
LATE CHARGES	+ 0.00
FINANCE CHARGES	+ 97.99
NEW BALANCE	= 7067.86

# SUMMARY OF ACTIVITY

INSURED	DATE	DESCRIPTION	OWED	PAID ON VISA	POSSIBLY DUE	QUICK PAY #	NOTES
SAMANTHA SMITH (01)	10/14/97	KLEIN, EDWARD, MD	112.00	640.00			\$80 OVERPAY
	10/15/97	PRINCETON MEDICAL CTR	110.00	0.00	110.00	405	
	10/30/97	KLEIN, EDWARD, MD	64.00	350.00			\$30 OVERPAY
JOHN SMITH (02)	10/14/97	DR MORGENSTERN, DDS	350.00	350.00			
	10/29/97	WANG, GEORGE, MD	140.00	15.00	125.00	406	

# EXPLANATION OF BENEFITS

DATE OF SERVICE	DESCRIPTION OF SERVICE	AMOUNT BILLED	AMOUNT ALLOWED	YOUR RESPONSIBILITY						TOTAL	SEE NOTES	PAYMENT
				DEDUCT-IBLE	CO-INS.	CO-PAY	EXCLUDED EXPENSES					
SAMANTHA SMITH (01)												
CLAIM# 9710241335435-560229		KLEIN, EDWARD, MD										
10/24/97	TELEPHONE CALL	50.00	0.00	0.00	0.00	0.00	0.00	0.00	1064		0.00	
10/24/97	INITIAL CONSULT	75.00	75.00	0.00	15.00	0.00	0.00	15.00	2047		60.00	
10/24/97	COLLECT VENOUS BLOOD	30.00	0.00	0.00	0.00	0.00	0.00	0.00	1034		0.00	
10/24/97	PITUITARY GONADOTROP	85.00	85.00	0.00	17.00	0.00	0.00	17.00	2047		68.00	
10/24/97	PITUITARY GONADOTROP	85.00	85.00	0.00	17.00	0.00	0.00	17.00	2047		68.00	
10/24/97	RIA ASSAY OF ESTRADIOL	70.00	70.00	0.00	14.00	0.00	0.00	14.00	2047		56.00	
10/24/97	ASSAY PROGESTERONE	70.00	70.00	0.00	14.00	0.00	0.00	14.00	2047		56.00	
10/24/97	ECHOGRAPHY, TRANS	175.00	175.00	0.00	35.00	0.00	0.00	35.00	2047		140.00	
CLAIM TOTAL		640.00	560.00	0.00	112.00	0.00	0.00	112.00			448.00	
OHB VISA TRANSACTION 1032 ON 10/24/97								640.00				
CLAIM# 9710251685435-938273		PRINCETON MEDICAL CENTER										
10/25/97	OUT-PATIENT SERVICES	1292.82	550.00	0.00	110.00	0.00	0.00	110.00			440.00	
CLAIM TOTAL		1292.82	550.00	0.00	110.00	0.00	0.00	110.00			440.00	
CLAIM# 9711080398432-483984		KLEIN, EDWARD, MD										
11/08/97	OFFICE VISIT	75.00	75.00	0.00	15.00	0.00	0.00	15.00	2047		60.00	
11/08/97	ECHOGRAPHY, TRANS	175.00	175.00	0.00	35.00	0.00	0.00	35.00	2047		140.00	
11/08/97	ASSAY PROGESTERONE	70.00	70.00	0.00	14.00	0.00	0.00	14.00	2047		56.00	
11/08/97	COLLECT VENOUS BLOOD	30.00	0.00	0.00	0.00	0.00	0.00	0.00	1034		0.00	
CLAIM TOTAL		350.00	320.00	0.00	64.00	0.00	0.00	64.00			256.00	
OHB VISA TRANSACTION 1033 ON 11/08/97								350.00				
SAMANTHA'S TOTAL		2282.82	1430.00	0.00	286.00	0.00	0.00	286.00			-1144.00	
JOHN SMITH (02)												
CLAIM# 9711014930293-839434		DR. MORGENSTERN, DDS										
11/01/97	CROWN REPLACEMENT	1500.00	500.00	250.00	100.00	0.00	0.00	350.00			150.00	
CLAIM TOTAL		1500.00	500.00	250.00	100.00	0.00	0.00	350.00			150.00	
WWW.ONEHEALTHBANK.COM INTERNET VISA TRANSACTION 1034 ON 11/06/97								350.00				
CLAIM# 9711100948372-583943		WANG, GEORGE, MD										
11/10/97	OFFICE VISIT	80.00	75.00	0.00		15.00	0.00	15.00			60.00	
11/10/97	RHYTHM ECG, TRACE	125.00	125.00	0.00		0.00	125.00	125.00			0.00	
CLAIM TOTAL		205.00	200.00	0.00	0.00	15.00	125.00	140.00			60.00	
OHB VISA TRANSACTION 1035 ON 11/10/97								15.00				
JOHN'S TOTAL		1705.00	700.00	250.00	100.00	15.00	125.00	490.00			210.00	
FAMILY TOTAL												
		3987.82	2130.00	250.00	386.00	15.00	125.00	776.00			1354.00	

FIGURE 6

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Healthcare Provider Name  
and Address

Third Party  
Payor Name

Name	Swati Lele
Date	2/10/1998
Card Number	4332-3011-3020-001
Expiration Date	6/99
Authorization Code	234556

Transaction Date	Posting Date	CPT Code	CPT Description	Amount
02/10/1998	02/10/1998	09142	Consultation	500

Description	Amount
Services Rendered Charges	500
Lab Charges	100
Copay Charges	20
Total Charges	620
Amount paid by patient	20
Amount paid by insurer	600
Net Charges	0

44

46

Authorized Signature X

*FIG. 7*



FIG. 8

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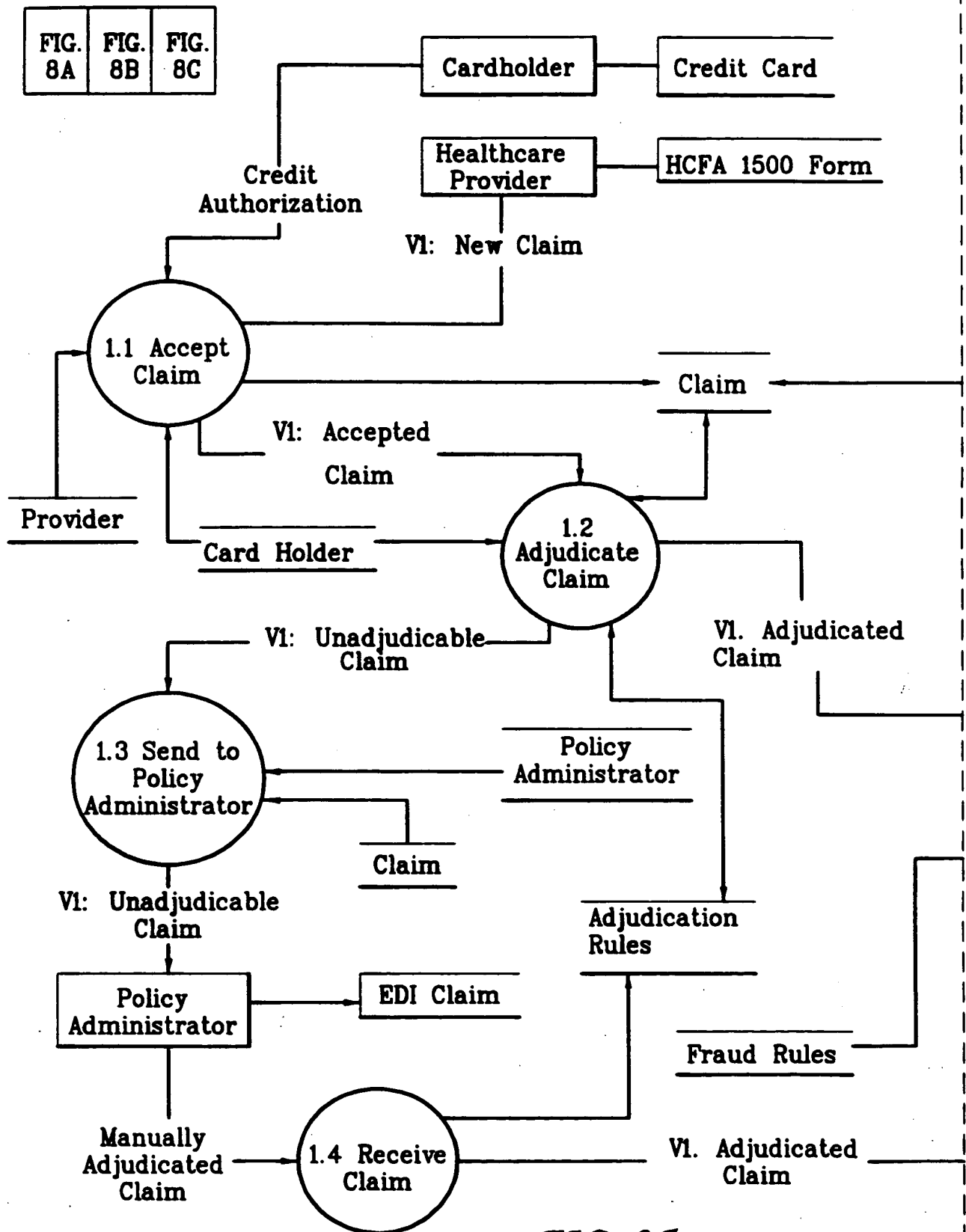


FIG. 8A

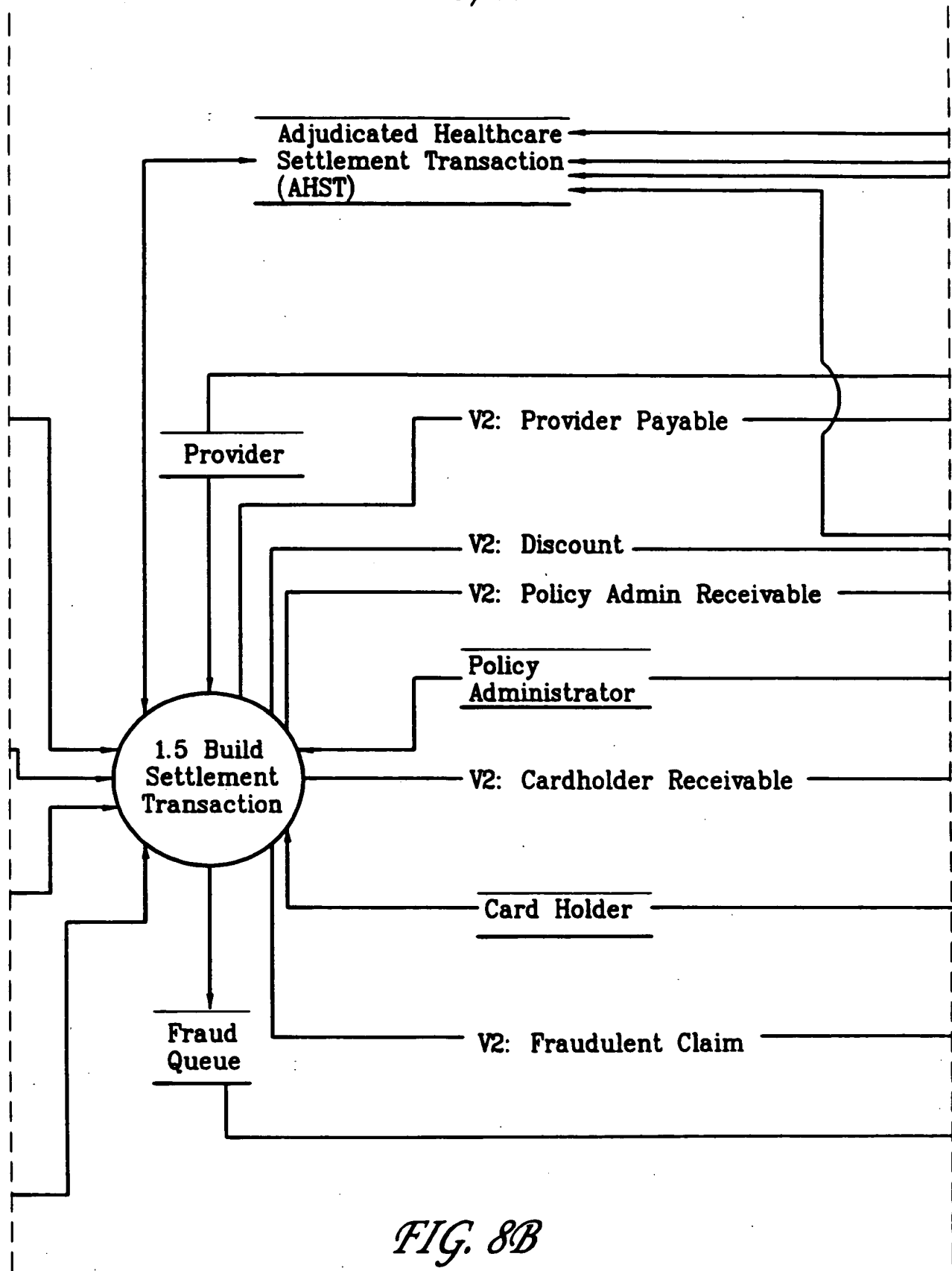


FIG. 8B

